



# **NURSING EDUCATION LOAN REPAYMENT PROGRAM**

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## **Fiscal Year 2010 APPLICATION AND PROGRAM GUIDANCE**

U.S. DEPARTMENT OF HEALTH AND HUMAN SERVICES  
Health Resources and Services Administration  
Bureau of Clinician Recruitment and Service  
Division of Applications and Awards  
5600 Fishers Lane, Room 8-37  
Rockville, Maryland 20857

Have Questions? [CallCenter@hrsa.gov](mailto:CallCenter@hrsa.gov) or 1-800-221-9393 (TTY: 1-877-897-9910)  
Monday through Friday (except Federal holidays) 9 a.m. to 5:30 p.m. ET.

*Authority: Section 846(a) of the Public Health Service Act, as amended (42 USC 297n(a))*

## **PRIVACY ACT NOTIFICATION STATEMENT**

### **General**

This information is provided pursuant to the Privacy Act of 1974 (Public Law 93-579), as amended, to individuals supplying information for inclusion in a system of records.

### **Statutory Authority and Program Administration**

Section 846(a) of the Public Health Service Act, as amended.

### **Purpose and Uses**

The purpose of NELRP is to assist in the recruitment and retention of professional Registered Nurses (RNs) dedicated to providing health care in facilities with a critical shortage of nurses and to provide an opportunity for RNs to consider a career in such facilities. The information applicants provide will be used to evaluate their eligibility for participating in NELRP. In addition, information from other sources will be considered (e.g., credit bureau reports).

A participant's contract, application, required supplemental forms, supporting documentation, correspondences and related data are maintained in a system of records to be used within the U.S. Department of Health and Human Services to monitor NELRP-related activities. The information may also be disclosed outside the Department, as permitted by the Privacy Act and Freedom of Information Act, to the Congress, the National Archives, the General Accountability Office, pursuant to court order and various routine uses (see <http://www.hrsa.gov/privacyact/sorn/09150037.htm>).

### **Effects of Nondisclosure**

Disclosure of the information sought is voluntary; however, if not submitted, except for the replies to ethnicity and race in Part II of the online application for the NELRP (OMB control number 0915-0140), an application will be considered incomplete.

## **Paperwork Reduction Act Public Burden Statement**

An agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a current OMB control number. The current OMB control number for information collected through this application process is 0915-0140. Public reporting burden for this collection is estimated to average 6 hours per response, including the time for reviewing instructions, researching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to HRSA Reports Clearance Office, 5600 Fishers Lane, Room 10-33, Rockville, Maryland 20857.

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<i>Monday through Friday (except Federal holidays), 9 am to 5:30 pm ET.</i>	

# Program Overview

## INTRODUCTION

### ***What is the Nursing Education Loan Repayment Program (NELRP)?***

The United States is in the midst of a nursing shortage that is expected to intensify as baby boomers age and the need for health care grows. Compounding the problem is the fact that nursing colleges and universities across the country are struggling to expand enrollment levels to meet the rising demand for nurses.

NELRP is administered by the Bureau of Clinician Recruitment and Service (BCRS) within the Health Resources and Services Administration (HRSA). HRSA is an agency of the U.S. Department of Health and Human Services (HHS). HRSA is continuing to strengthen its commitment to address health care workforce issues by supporting the repayment of nursing education costs of Registered Nurses (RNs) committed to serving in Critical Shortage Facilities (CSFs) throughout the United States and its territories and the District of Columbia.

The purpose of NELRP is to assist in the recruitment and retention of professional RNs dedicated to providing health care in facilities with a critical shortage of nurses. In addition, NELRP encourages practice in these facilities by decreasing the economic barrier that may be associated with the rising costs of obtaining a degree in nursing. The program offers RNs substantial economic assistance to repay a portion of their qualifying educational loans in exchange for full-time service at a health care facility with a critical shortage of nurses.

### ***What are the benefits of NELRP?***

1. **Service** – Participants will join the thousands of RNs across the country that have benefited from NELRP and continue to practice at CSFs beyond their commitment to NELRP.
2. **Loan Repayment** - The NELRP will provide funds to program participants to repay a portion of their outstanding qualifying nursing education loans. Recipients of NELRP contracts receive the following benefits:
  - a. For each of the first two years of service, NELRP will pay participants 30 percent of their total qualifying nursing education loan balance incurred while pursuing an education in nursing (total of 60 percent), as of the effective date of their 2-year contract.
  - b. For a third (optional) year of service, subject to the availability of funds, NELRP will pay participants 25 percent of their original total qualifying nursing education loan balance for qualifying nursing education, as of the effective date of their initial 2-year contract.
3. **Salary** - NELRP participants will receive salary and benefits from the employing CSF or professional group. Employment compensation packages may be negotiated between the nurse and the employer. The CSF cannot guarantee a NELRP contract. Therefore, the NELRP loan repayments should not be part of any salary negotiations between the nurse and the employer.

**TAX NOTICE:** NELRP payments are subject to Federal taxes. NELRP will withhold Federal income tax and Federal Insurance Contributions Act (FICA) tax (Social Security and Medicare) from a participant's NELRP award and pay those taxes directly to the IRS on the participant's behalf. All NELRP payments and Federal taxes withheld will be reported to the participant and the IRS on a Form W-2 after the end of the tax year. These loan repayments may also be subject to State and local income taxes. All loan repayments paid to the participant after Federal tax withholding must be used by the participant to repay qualifying educational loans for qualifying nursing education. A participant's payments to his/her lenders or holders are subject to periodic verification by the NELRP.

## ELIGIBILITY REQUIREMENTS, SERVICE SITES, AND FUNDING PREFERENCES

### *Am I eligible?*

1. **You may be eligible to apply if you meet all of the following requirements by the application due date:**
  - a. Be a U.S. citizen (either U.S. born or naturalized) or U.S. National; and Lawful Permanent Resident
  - b. Have received a baccalaureate or associate degree in nursing (or an equivalent degree), a diploma in nursing or a graduate degree in nursing from an accredited school of nursing in a State;
  - c. Are employed **full-time** (32 hours or more per week) at a non-profit CSF;
  - d. Have outstanding qualifying nursing educational loans obtained for qualifying nursing education leading to a degree or diploma in nursing as specified above;
  - e. Have completed the nursing education program for which the loan balance applies; and
  - f. Have a **current**, full, permanent, unencumbered, unrestricted license as an RN in the State in which he/she intends to practice or is authorized to practice in that State pursuant to the Nurse Licensure Compact (Please refer to the Nurse Licensure Compact state listing at: <http://www.ncsbn.org/158.htm>).
2. **You are not eligible to apply if you:**
  - a. Have **any** judgment liens against your property arising from a debt owed to the United States. Debtors with judgment liens for Federal debts are ineligible to receive Federal financial assistance. Please be advised that a credit check will be conducted as part of the application process;
  - b. Have an existing service obligation (see Definition of Terms) that will not be satisfied by the application deadline;

<p><b>Exception:</b> Individuals in a Reserve component of the Armed Forces or National Guard are eligible to participate in NELRP.</p>
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- c. Have defaulted on any Federal payment obligations (e.g., Health Education Assistance Loans, Nursing Student Loans, FHA loans, Federal income tax liabilities, etc.) or non-Federal payment obligations (e.g., court-ordered child support payments), even if you are currently considered to be in good standing by that creditor.
- d. Have defaulted on a prior service obligation to the Federal government or a State or local government, even if you subsequently satisfied that obligation through service, monetary payment or other means;
- e. Had **any** Federal or non-Federal debt written off as uncollectible or had **any** Federal service or payment obligation waived;
- f. Are currently excluded, debarred, suspended, or disqualified by a Federal agency from participating in a covered transaction;
- g. Work for nurse staffing agencies or travel nurse agencies;
- h. Work on an "as needed" basis (this includes PRNs, Pool Nurses, or other RNs who are not scheduled in a full-time capacity by NELRP definition);
- i. Have a temporary or inactive RN license;
- j. Are a licensed practical or vocational nurse;
- k. Are a nursing faculty member employed full-time in an educational institution;
- l. Are self-employed;
- m. Failed to apply all NELRP funds previously received towards your qualifying educational loans;
- n. Work at a for-profit facility;

### ***What types of educational loans qualify for NELRP?***

#### **1. Loans Qualifying for Repayment**

A NELRP participant will receive funds to repay a portion of the outstanding principal of, and interest on, qualifying educational loans (see Definition of Terms) obtained by the participant, at the time of the participant's undergraduate and/or graduate qualifying nursing education, to pay for:

- a. Tuition, fees, and other reasonable educational expenses (see Definition of Terms) for qualifying nursing education; and
- b. Reasonable living expenses (see Definition of Terms) incurred for qualifying nursing education.

Examples of types of qualifying educational loans include: Nursing Student Loans, Stafford Loans, and Supplemental Loans for Students.

#### **2. Loans (or other financial obligations) *Not* Qualifying for Repayment include but are not limited to:**

- a. Loans for which the applicant incurred an obligation to service as a nurse, which will not be fulfilled by the NELRP application deadline;
- b. Loans obtained for training in vocational or practical nursing (LVN/LPN);
- c. Loans obtained from family members, or from private institutions or other entities that are not subject to Federal or State examination and supervision as lenders;
- d. Loans made prior to or after the applicant's qualifying nursing education;
- e. Loans obtained for non-nursing education;
- f. Loans that have been paid in full;
- g. Parent PLUS loans (made to parents);
- h. Any portion of a consolidated/refinanced educational loan that is not clearly identified as being for reasonable educational expenses and reasonable living expenses incurred by the applicant for qualifying nursing education (see Definition of Terms).
- i. Consolidated/refinanced educational loans that include any debt other than qualifying educational loans of the applicant;
- j. Credit card charges or personal lines of credit used for nursing education expenses; or
- k. Federal Perkins Loans (unless the applicant can provide documentation as indicated in the Instructions for Supplemental Forms and Supporting Documentation that such loans are not subject to cancellation).
- l. Loans obtain for non-nursing education or for courses taken toward a non-nursing degree that may later qualify as a prerequisite for a nursing program.

### ***SERVICE SITES***

#### ***What sites are eligible under NELRP?***

A NELRP participant is required to serve full-time as an RN at a CSF.

#### **1. Types of Eligible CSFs**

- a. **Disproportionate Share Hospital (DSH)** ([http://www.cms.hhs.gov/AcuteInpatientPPS/05\\_dsh.asp#TopOfPage](http://www.cms.hhs.gov/AcuteInpatientPPS/05_dsh.asp#TopOfPage)) A nonprofit hospital that: 1) has a disproportionately large share of low-income patients; and 2) receives a) an augmented payment from the States under Medicaid; or b) a payment adjustment from Medicare. Hospital-based outpatient services are included under this definition.
- b. **Federal Hospital** (<http://www.va.gov>) - Any Federal institution in a State that is primarily engaged in providing, by or under the supervision of physicians, to inpatients: (a) diagnostic and therapeutic services for medical diagnosis, treatment, and care of injured, disabled, or sick persons; or (b) rehabilitation of injured, disabled, or sick persons. Hospital-based outpatient services are included under this definition.
- c. **Non-Federal Non-Disproportionate Share Hospital** - Any public or private nonprofit institution in a State that is primarily engaged in providing care, by or under the supervision of physicians, to inpatients for: (a) diagnostic and therapeutic services for medical diagnosis, treatment, and care of

injured, disabled, or sick persons, or (b) rehabilitation of injured, disabled, or sick persons. Hospital-based outpatient services are included under this definition.

- d. **Ambulatory Surgical Center** – A nonprofit entity in a State that provides surgical services to individuals on an outpatient basis and is not owned or operated by a hospital.
- e. **Federally Designated Health Center** (<http://findahealthcenter.hrsa.gov>) – A nonprofit entity that is receiving a grant, or funding from a grant, under section 330 of the Public Health Service Act, as amended, to provide primary health services and other related services to a population that is medically underserved. Federally Designated Health Centers include Community Health Centers, Migrant Health Centers, Health Care for the Homeless Health Centers, and Public Housing Primary Care Health Centers.
- f. **Federally Designated Health Center Look-Alike** (<http://bphc.hrsa.gov/policy/pin0321.htm>) – A nonprofit entity that is certified by the Secretary as meeting the requirements for receiving a grant under section 330 of the Public Health Service Act, but is not a grantee.
- g. **Home Health Agency** (<http://www.cms.hhs.gov/center/hha.asp>) - A public agency or private nonprofit organization, certified under section 1861(o) of the Social Security Act that is primarily engaged in providing skilled nursing care and other therapeutic services.
- h. **Hospice Program** - A public agency or private nonprofit organization, certified under section 1861(dd)(2) of the Social Security Act, that provides 24-hour care and treatment services (as needed) to terminally ill individuals and their families. This care is provided in individuals' homes, on an outpatient basis, and on a short-term inpatient basis, directly or under arrangements made by the agency or organization.
- i. **Indian Health Service Health Center** (<http://www.ihs.gov>) - A nonprofit health care facility (whether operated directly by the Indian Health Service or operated by a tribe or tribal organization, contractor or grantee under the Indian Self-Determination Act, as described in 42 Code of Federal Regulations (CFR) Part 136, Subparts C and H, or by an urban Indian organization receiving funds under Title V of the Indian Health Care Improvement Act) that is physically separated from a hospital, and which provides clinical treatment services on an outpatient basis to persons of Indian or Alaskan Native descent as described in 42 CFR Section 136.12.
- j. **Native Hawaiian Health Center** (<http://www.healthfinder.gov/orgs/HR3600.htm>) – A entity (a) which is organized under the laws of the State of Hawaii; (b) which provides or arranges for health care services through practitioners licensed by the State of Hawaii, where licensure requirements are applicable; (c) which is a public or nonprofit private entity; and (d) in which Native Hawaiian health practitioners significantly participate in the planning, management, monitoring, and evaluation of health services. See the Native Hawaiian Health Care Act of 1988 (Public Law 100-579), as amended by Public Law 102-396.
- k. **Nursing Home** (<http://www.medicare.gov/Nursing/Overview.asp>) – A public or private nonprofit institution (or a distinct part of an institution), certified under section 1919(a) of the Social Security Act, that is primarily engaged in providing, on a regular basis, health-related care and service to individuals who because of their mental or physical condition require care and service (above the level of room and board) that can be made available to them only through institutional facilities, and is not primarily for the care and treatment of mental diseases.
- l. **Rural Health Clinic** (<http://www.cms.hhs.gov/center/rural.asp>) – A public or private nonprofit entity that the Centers for Medicare and Medicaid Services has certified as a rural health clinic under section 1861(aa)(2) of the Social Security Act. A rural health clinic provides outpatient services to a non-urban area with an insufficient number of health care practitioners.
- m. **Skilled Nursing Facility** (<http://www.cms.hhs.gov/center/snf.asp>) - A public or private nonprofit institution (or a distinct part of an institution), certified under section 1819(a) of the Social Security Act, that is primarily engaged in providing skilled nursing care and related services to residents requiring medical, rehabilitation or nursing care and is not primarily for the care and treatment of mental diseases.
- n. **State or Local Public Health or Human Services Department** - The State, county, parish or district entity in a State that is responsible for providing population focused health services which

include health promotion, disease prevention and intervention services provided in clinics or other health care facilities that are operated by the Department.

- o. **Critical Access Hospitals (CAH)**  
([http://www.cms.hhs.gov/Certificationandcompliance/04\\_CAHs.asp](http://www.cms.hhs.gov/Certificationandcompliance/04_CAHs.asp)) -- A nonprofit facility that is (a) located in a State that has established with the Centers for Medicare and Medicaid Services (CMS) a Medicare rural hospital flexibility program, (b) designated by the State as a CAH, (c) certified by the CMS as a CAH, and (d) in compliance with all applicable CAH conditions of participation.

If an applicant or CSF is not sure whether a facility fits into one of the categories above, please contact your business office or Human Resources department.

## 2. Ineligible Facilities include but are not limited to:

- a. Free Standing Clinics that do not qualify as one of the above CSFs;
- b. Renal Dialysis Centers;
- c. Private Practice Offices;
- d. Assisted Living Facilities; and
- e. Private For-Profit Facilities. (Note: After Fiscal Year 2007 (i.e., September 30, 2007), the Secretary may not, pursuant to any contract, approve a nurse to serve at any private entity unless that entity is nonprofit)

## FUNDING PREFERENCES

### How does NELRP determine the Funding Preferences?

Historically, the number of qualified applicants has exceeded available NELRP funding. Consequently, the program uses funding preferences to determine the sequential order in which qualified applicants are considered for an award. As provided in section 846(e) of the Public Health Service Act, as amended, a funding preference will be given to qualified applicants with *greatest financial need* which NELRP defines as those qualified applicants whose total qualifying educational loans are 40% or greater than their base annual salary. In addition, a funding preference is given to RNs working in the types of health care facilities that have the most severe nursing shortage. Applicants are grouped into one of the preference levels described below based on their qualifying nursing education debt to base annual salary ratio and place of employment. Awards are made to applicants starting with the first preference category described below by decreasing qualifying nursing education debt to base annual salary ratio until funds are expended.

### 1. QUALIFYING NURSING EDUCATION DEBT ÷ BASE ANNUAL SALARY = 40% or GREATER

A qualified applicant meets the 1<sup>st</sup>, 2<sup>nd</sup> or 3<sup>rd</sup> funding preference if the dollar amount of the applicant's total outstanding qualifying educational loans (qualifying nursing education debt) divided by his/her base annual salary, is equal to or greater than 40%.

Example:

Debt to salary ratio of **40% or GREATER:**

Amanda, attended the University of Maryland where she received a bachelors degree of nursing in May 2009. She currently has qualifying nursing education debt totaling \$26,683.57. Amanda, began working as a Registered Nurse at the Maryland Department of Health in June 2009 with a base annual salary of \$51,001.

Based on Amanda's information; the CSF type is a Public Health Department and her debt to salary ratio is 52 percent; her application will receive a ranking in the First Funding Preference with a debt to salary ratio of 52 percent.

- a. **First Preference for Funding** will be given to applicants with greatest financial need working in the following types of CSFs: Disproportionate Share Hospital (DSH); Nursing Home; State or Local Public Health or Human Services Department; Federally Designated Health Center; Native Hawaiian Health Center; Federally Designated Health Center Look-Alike; Indian Health Service Health Center; Rural Health Clinic; or Critical Access Hospital.
- b. **Second Preference for Funding** will be given to applicants with greatest financial need working in the following types of CSFs: Skilled Nursing Facility or Non-Federal non-DSH.
- c. **Third Preference for Funding** will be given to applicants with the greatest financial need working in the following types of CSFs: Ambulatory Surgical Center; Home Health Agency; Hospice; or Federal Hospital.

**2. QUALIFYING NURSING EDUCATION DEBT ÷ BASE ANNUAL SALARY = LESS THAN 40%**

A qualified applicant meets the 4<sup>th</sup>, 5<sup>th</sup> or 6<sup>th</sup> funding preference if the dollar amount of the applicant's total outstanding qualifying educational loans (qualifying nursing education debt) divided by his/her base annual salary, is less than 40%.

Example:

Debt to salary ratio of **40% or LOWER**:

Tom attended the Frederick Community College then the University of Maryland where he received a bachelor's degree of nursing in May 2009. He currently has qualifying nursing education debt totaling \$17,465.04 Tom, began working as a Registered Nurse at the Veterans Administration Hospital in June 2009 with a base annual salary of \$46,238.40

Based on Tom's information; the CSF type is a Federal Hospital and his debt to salary ratio is 38 percent; his application would receive a ranking in the Sixth Funding Preference with a debt to salary ratio of 38 percent.

- a. **Fourth Preference for Funding** will be given to applicants regardless of financial need working in the following types of CSFs: Disproportionate Share Hospital (DSH); Nursing Home; State or Local Public Health or Human Services Department; Federally Designated Health Center; Native Hawaiian Health Center; Federally Designated Health Center Look-Alike; Indian Health Service Health Center; Rural Health Clinic; or Critical Access Hospital.
- b. **Fifth Preference for Funding** will be given to applicants regardless of financial need working in the following types of CSFs: Skilled Nursing Facility or Non-Federal non-DSH.
- c. **Sixth Preference for Funding** will be given to applicants regardless of financial need working in the following types of CSFs: Ambulatory Surgical Center; Home Health Agency; Hospice; or Federal Hospital.

### Past Awards

During the past three funding cycles, funds were awarded to qualified applicants who demonstrated the greatest financial need and worked in the following types of critical shortage facilities:

- a. Disproportionate Share Hospital  
[http://www.cms.hhs.gov/AcuteInpatientPPS/05\\_dsh.asp#TopOfPage](http://www.cms.hhs.gov/AcuteInpatientPPS/05_dsh.asp#TopOfPage)
- b. Nursing Homes <http://www.medicare.gov/Nursing/Overview.asp>
- c. Federally Designated Health Centers <http://bphc.hrsa.gov/policy/pin0321.htm>

- d. Federally Designated Migrant Health Centers
- e. Public Health Departments
- f. Rural Health Clinics <http://www.cms.hhs.gov/center/rural.asp>
- g. Indian Health Service Health Centers <http://www.ihs.gov/>

**In FY 2009**, NELRP received 7,774 eligible applications and made 840 initial (2 year) awards and 169 amendment (3 year) awards. Total obligated funds: \$47,514,283.

**In FY 2008**, NELRP received 6,078 eligible applications and made 232 initial (2 year) Awards and 203 amendment (3 year) awards. Total obligated funds: \$18,898,427.87.

**In FY 2007**, NELRP received 4,711 eligible applications and made 315 initial (2-year) awards and 271 amendment (3-year) awards. Total obligated funds: \$18,373,815.48.

## AWARD RECIPIENTS

*What should I expect if I am selected to receive an award?*

- a. Awardees will be notified no later than September 30, 2010.
- b. Award payments are made monthly over 24 months.
  - i. The HHS disburses each monthly payment through an electronic funds transfer to the participant's checking or savings account identified on the banking information submitted by individuals who are selected for an award.
  - ii. **The first direct deposit is made approximately 30 days after the effective date of the contract.**
  - iii. **Participants are required to use the NELRP payments (the amounts received by the participant after Federal tax withholding) to pay the lenders or holders of their qualifying educational loans, as indicated on a Payment Authorization Worksheet that will be provided to participants with their award notice. Periodically, NELRP will contact a participant's lenders or holders to verify that payments have been made.**
- c. **Participants must immediately notify the Division of Scholar and Clinician Support in writing of any changes in mailing address, email address, name, or financial institution (bank) information to ensure an uninterrupted flow of loan repayment funds.** In the case of a name change, please provide legal documentation, such as a copy of a marriage certificate. Participants should send their request to Division of Scholar and Clinician Support, Room 8-15, 5600 Fishers Lane, Rockville, MD 20857.
- d. If for any reason a participant does not receive a scheduled payment, the participant should call NELRP as soon as possible at 1-800-221-9393 or email [callcenter@hrsa.gov](mailto:callcenter@hrsa.gov). **Please be advised that if NELRP has any questions concerning a participant's eligibility for continuing payments, NELRP will delay payments pending clarification of the participant's eligibility status.**
- e. **The NELRP contract is not effective until signed** by the Secretary of the Department of Health and Human Services or his/her designee.

**NOTE: Under the Treasury Offset Program, the Department of the Treasury is authorized to offset NELRP payments for delinquent Federal and State debts and delinquent court-ordered child support payments.** In keeping with the President's Executive Orders concerning compliance with child

support orders, NELRP stresses the importance of honoring any child support obligations the participant may have.

**TAX NOTICE:** NELRP payments are subject to Federal taxes. NELRP will withhold Federal income tax and Federal Insurance Contributions Act (FICA) tax (Social Security and Medicare) from a participant's NELRP award and pay those taxes directly to the IRS on the participant's behalf. All NELRP payments and Federal taxes withheld will be reported to the participant and the IRS on a Form W-2 after the end of the tax year. These loan repayments may also be subject to State and local income taxes. All loan repayments paid to the participant after Federal tax withholding must be used by the participant to repay qualifying educational loans for qualifying nursing education. A participant's payments to his/her lenders or holders are subject to periodic verification by the NELRP.

## SERVICE REQUIREMENTS

*What are the service requirements?*

### 1. 2-Year Service Requirement

- a. NELRP participants must enter into a contract agreeing to work full-time (at least 32 hours per week for a minimum of 45 weeks per service year) as an RN at an approved CSF for 2 consecutive years. Participants must retain a current, full, permanent, unencumbered, unrestricted license as an RN during the 2-year service obligation to continue to be eligible for the NELRP award.
- b. If an applicant is selected for a NELRP award, the individual's contract is signed by the Secretary of the Department of Health and Human Services or his/her designee. An award letter, a copy of the individual's signed contract and a payment summary of the award amount will be sent no later than September 30, 2010 to those applicants who receive an award.

**No service credit will be given for employment at an eligible CSF before the effective date of the NELRP contract. The effective date of a contract award is the date the contract is countersigned by the Secretary or his/her designee. If an applicant fails to commence full-time service on the effective date of the contract at the CSF identified in the application, he/she may be placed in default.**

### 2. Optional Service Obligation (1-year Contract Amendment)

Participants may be eligible to amend their 2-year NELRP contract to serve for a third (optional) consecutive year at an approved CSF under the following conditions:

- a. A participant must notify NELRP in writing, at least 6 months (180 days) prior to the end of the second service year, that the participant wishes to amend the NELRP contract for a third year.
- b. A participant must continue to serve at an eligible approved CSF. If the participant's current site is no longer a nonprofit CSF, an amendment contract will not be awarded. If such a participant wishes to continue in NELRP, they must request and receive written prior approval to transfer to another eligible approved CSF prior to submitting his/her amendment contract. Transfers may take up to 180 days to approve. If a participant transfers to a new location, moving expenses will not be paid.
- c. A participant must have a current, full, permanent, unencumbered, unrestricted license as an RN and retain it during the 1-year service obligation.
- d. The NELRP payments received by participants after Federal tax withholding under the NELRP 2-year contract must have been applied to reduce the original qualifying nursing education loan balances, as indicated on the summary of award sheet that participants will receive with their award letter. A participant's loan balances will be verified and a payment history from their

lender(s)/ holder(s) will be required to show that all NELRP funds received previously were applied toward the approved qualifying educational loans during the contract period. Failure to apply NELRP payments to reduce the original qualifying nursing education loans balance will result in the denial of a request for an amendment contract.

- e. A participant must not have existing service obligation to the CSF or any entity other than NELRP.
- f. A participant must continue to meet all other program eligibility criteria, must be in full compliance with their existing NELRP service obligation, and must be planning to work for the duration of the contract amendment at the same approved CSF.

Participants who meet the above requirements and are approved to receive an amendment contract will receive payments equal to an additional 25 percent of their original qualifying nursing education loan balance. The amendment contract will not be effective until the participant has completed their 2-year service period under the initial contract. The amendment contract service period must begin immediately following the completion of the initial service commitment.

There is no guarantee that a 2-year service commitment contract will be amended beyond the initial 2 years. Award of amendment contracts is also subject to the availability of funds.

#### **1. Absences**

No more than 7 weeks per service year can be spent away from the CSF for vacation, holidays, continuing education, illness, maternity/paternity, or any other reason. (NELRP-approved absences totaling greater than 7 weeks in a 52-week service year require an extension of the contract end date.)

#### **2. Employment Verification**

Every NELRP participant must submit an employment verification form for each 6 months of service. The form must be completed and signed by an appropriate official at the approved CSF. By signing this form, the site will be certifying the participant's compliance or noncompliance with the full-time service requirement during that 6-month period. The form will also record the participant's time spent away from the CSF during that 6-month period. Participants who fail to complete and submit their 6-month service obligation verification forms on time jeopardize receiving service credit and future amendment awards and may be recommended for default.

### **APPLICATION HIGHLIGHTS**

#### **Application Status**

- a. The deadline for submitting an application is **5:30 pm ET, March 4, 2010**.
- b. Due to the high volume of applications, statuses and confirmation receipt of documents will not be provided.
- c. The application process will take approximately five to six months.

## CHANGING JOBS, BREACHING THE CONTRACT, SUSPENSION or WAIVER

### *What step do I need to take if I have to leave the Critical Shortage Facility (CSF) Prior to Completion of Service (Changing Jobs)?*

NELRP expects that participants will fulfill their service commitment at their initial CSF site. Should a participant become unable to complete the obligation at the initial service site, he/she must submit a written request to the Division of Scholar and Clinician Support (DSCS) for approval to transfer to another eligible CSF before the participant leaves his/her current service site.

*Division of Scholar and Clinician Support (DSCS)*  
*NELRP*  
5600 Fishers Lane, Room 8-15  
Rockville, Maryland 20857  
1-800-221-9393 (TTY: 1-877-897-9910)

### 1. Transfers

A participant must receive **PRIOR WRITTEN APPROVAL** from the DSCS before transferring to another site to fulfill his/her service obligation. Participants will receive an official written decision from the DSCS regarding the approval or denial of a transfer request. Failure to receive prior written approval from the DSCS will result in immediate suspension of payments until the DSCS: (a) receives all required forms and supporting documentation verifying the transfer site's CSF status and the participant's full-time employment, and (b) approves the participant's transfer request. Failure to document full-time employment at an approved eligible CSF may result in the participant being placed in default of his/her contract.

Transfer may take up to 180 days to approve.

The following requirements apply to participants who request a transfer:

- a. In order for the DSCS to approve a participant's transfer request, the participant must transfer to one of the types of CSFs included in the first funding preference.
- b. If there is no break in service between the initial site and the approved transfer site, the NELRP will continue to make loan repayments to the participant. However, if the participant fails to resume service **within 30 days** of the stop-work date at the initial CSF, the DSCS will stop all loan repayments. Once the participant has commenced full-time service at another approved CSF, loan repayments will be resumed as appropriate and the service end date will be extended to account for the entire service obligation period.
- c. If a NELRP participant ceases full-time employment at the initial site and does not resume service at an eligible approved CSF **within 60 days**, the participant will be recommended for default of his/her NELRP obligation.
- d. A participant's request for transfer must be submitted to the DSCS in writing. The request should include the reason for the transfer, a letter/certification from the CSF verifying the CSF's status as a first preference facility and indicating if the facility is a private nonprofit, private for profit, or public/government owned. The request must be mailed to the following address:

Division of Scholar and Clinical Support  
NELRP  
5600 Fishers Lane; Room 8-15  
Rockville, MD 20857

Participants with questions may call 1-800-221-9393 or email: [callcenter@hrsa.gov](mailto:callcenter@hrsa.gov).

## **2. Members of a Reserve Component of the Armed Forces**

Individuals in the Reserve component of the Armed Forces or National Guard are eligible to participate in the NELRP. However, reservists should understand the following:

- a. If a reservist is away from the NELRP service site due to military training and/or service, the time away will be combined with the participant's other absences from the service site during that service year. If the reservist's military training and/or service, in combination with all other absences from the service site does not exceed 7 weeks per service year, no further action is necessary.
- b. If a reservist's military training and/or service (including a call to active duty), in combination with all other absences from the NELRP service site, will exceed 7 weeks per service year, the reservist must notify the DSCS immediately and submit a written request for a suspension of the NELRP service obligation. The suspension request should include documentation of the reservist's training or call to active duty orders. The NELRP payments will be stopped while the reservist is on an approved suspension and will resume when the reservist returns to full-time service. The NELRP service obligation will be extended to account for the break in service due to the reserve or active duty obligation.
- c. If the CSF where the reservist was serving at the time of deployment is unable to reemploy that reservist, the reservist will be expected to complete his/her NELRP service obligation at another eligible approved CSF. The reservist must contact the DSCS and request a transfer, and receive approval, in accordance with the transfer policy prior to commencing employment at the facility. If the reservist fails to resume service at an eligible approved CSF within 60 days of the end of the deployment or such longer time as law may allow, the reservist will be recommended for default of his/her NELRP obligation.

### ***BREACHING THE NELRP CONTRACT***

The following applies to participants who breach their NELRP contract:

- 1. Effect of Not Completing the Initial 2 Years of Service** - A participant who fails to complete his/her initial 2 years of full-time service at an approved CSF is liable to repay all the NELRP payments received (including amounts withheld for Federal taxes), plus interest at the maximum legal prevailing rate from the date of the participant's breach. Breach of the contract will permanently disqualify the individual from receiving future awards under the NELRP and some other Federal programs.
- 2. Effect of Not Completing Third Year of Service** - A participant who enters into an amendment contract agreeing to provide a third consecutive year of full-time service at an approved CSF but fails to do so is liable to repay all NELRP payments received for the third year of service (including amounts withheld for Federal taxes), plus interest at the maximum legal prevailing rate from the date of the participant's breach. Breach of the contract will permanently disqualify the individual from receiving future awards under the NELRP and some other Federal programs.
- 3. Payment of Debt Due Within 3 Years** - Any indebtedness owed to the Federal government, under the paragraphs above, is due within 3 years of the participant's service breach date. The debt amount will be subject to interest at the maximum legal prevailing rate from the date of the breach until paid in full. Other charges and penalties for delinquent or past due payments may be assessed.

## **SUSPENSION or WAIVER**

The Secretary of Health and Human Services may suspend or waive, in whole or in part, a NELRP service or payment obligation. Requests for suspensions and waivers are submitted to DSCS and are reviewed and processed by the Legal and Compliance Office (LCO).

**Suspension** - A suspension of the NELRP obligation will only be granted if compliance with the obligation by the participant (1) is temporarily impossible, or (2) would involve a temporary extreme hardship such that enforcement of the obligation would be unconscionable. The major categories of suspension are set forth below. A request for a suspension **must** be submitted in writing to the Division of Scholar and Clinician Support at 5600 Fishers Lane, Room 8-15, Rockville, Maryland 20857, telephone 1-800-221-9393. Except as noted below, the Legal and Compliance Office (LCO) will respond to the participant's request. Periods of approved suspension will extend a participant's NELRP service obligation end date. All periods of time away from the approved CSF should be documented by the employer on the six-month employment verification form.

### **a. Suspensions for Medical and Personal Reasons**

A suspension may be granted, for up to one year, if the participant provides independent medical documentation of a physical or mental health disability, or personal circumstances including a terminal illness of an immediate family member, that results in the participant's temporary inability to perform the NELRP obligation. Upon receipt of the written suspension request, LCO will mail the participant instructions for documenting that request.

### **b. Maternity/Paternity Suspensions**

Participants must notify the DSCS of pending maternity/paternity leave and provide documentation from the mother's attending physician. Maternity/paternity leave of 12 weeks or less should be documented on the Six-Month Service Verification form after the DSCS has been notified. If the participant's maternity or paternity leave will exceed 12 weeks during that service year, the participant must request a suspension from the LCO. Suspensions may be granted by LCO based on documented medical need. If the total time away from the CSF, including maternity leave, exceeds 7 weeks in a service year, the service obligation end date will be extended accordingly.

### **c. Call to Active Duty in the Armed Forces**

Participants who are also military reservists and are called to active duty will be granted a suspension, for up to one year, beginning on the activation date described in the reservist's call to active duty order. In addition to the written request for a suspension, a copy of the order to active duty must be submitted to the DSCS. The suspension will be extended if the applicable Armed Forces entity continues the period of active duty. The period of active military duty will not be credited toward the NELRP service obligation.

**Waiver** - A waiver of the NELRP obligation will only be granted if compliance with the obligation by the participant (1) is permanently impossible, or (2) would involve a permanent extreme hardship such that enforcement of the obligation would be unconscionable. A waiver request must be submitted in writing to the DSCS at 5600 Fishers Lane, Room 8-15 Rockville, Maryland 20857, telephone 1-800-221-9393. The waiver request must specify the reason(s) the waiver is being requested. The participant will be contacted directly by the LCO regarding the medical and financial documentation necessary to process the waiver request.

#### *DSCS Contact Information*

5600 Fishers Lane, Room 8-15, Rockville, Maryland 20857  
1-800-221-9393 (TTY: 1-877-897-9910)

# HOW TO APPLY: IMPORTANT DATES and INFORMATION

Please Print and Keep a Copy of this Guidance for Future Reference.

## APPLICATION AND PROGRAM GUIDANCE

Please read the Application and Program Guidance (APG) in its entirety before proceeding with an application. This *Bulletin* explains in detail the contractual obligations of the Secretary of Health and Human Services or their designee and the participants in NELRP. Be sure you have a complete understanding of the obligation to serve full-time for 2 years at a CSF and the **financial consequences of failing to perform that obligation**.

## IMPORTANT DATES

**APPLICATION DEADLINE: A complete electronic application must be submitted by 5:30 pm ET on March 4, 2010. All Required Supplemental Forms and appropriate Supporting Documentation must be faxed or postmarked by March 4, 2010.**

It is anticipated that awards will be made between July and September 2010. Awards are subject to the availability of funds. Applicants selected for an award will receive notice no later than September 30, 2010. Applicants not selected for an award will be notified no later than October 30, 2010.

## HOW TO APPLY

1. To apply to NELRP, you must submit a complete application package consisting of:
  - a. All required Supporting Documentation;
  - b. All required Supplemental Forms and;
  - c. The online electronic NELRP Application.
2. Required Supplemental Forms and Supporting Documentation
  - a. Completed Loan Information and Verification Form(s);
  - b. Completed Employment Verification and Critical Shortage Facility Form (pages 1 and 2);
  - c. Completed Authorization for Release of Employment Information;
  - d. Completed Authorization to Release Information;
  - e. Completed Certification Regarding Debarment, Suspension, Disqualification and Related Matters;
  - f. Completed and signed NELRP Application Checklist and Self-Certification Form;
  - g. Transcripts.
3. Supporting Documentation (If applicable):
  - a. If you were born outside of the U.S., documentation of your status as a U.S. citizen, U.S. National, or Lawful Permanent Resident;
  - b. Statement from Professional Group, for advanced practice nurses employed by a professional group;
  - c. Documentation that Perkins loans are not eligible for cancellation.

#### 4. Applicants are Responsible for Submitting a Complete Application Package

Application packages will be initially reviewed to determine their completeness. Application packages deemed incomplete (e.g., missing, illegible, or incomplete application materials) as of the **March 4, 2010** deadline will not be considered for funding.

The information collected in the online application will provide an initial ranking of your application, with respect to funding preferences. It is required that the information in your online application match your supplemental forms and supporting documentation. Inaccurate information contained in the online application could result in your application receiving an inaccurate ranking and not being considered for funding.

**NELRP *will not* accept requests for updates to your online application after its submission (other than name, phone, home address and email address updates); or accept the submission/resubmission of incomplete, rejected or otherwise delayed application materials after the deadline. In addition, the NELRP staff will not fill in any missing information or contact applicants regarding missing information. It is the applicant's responsibility to submit a complete application package by the application deadline.**

#### **SEND YOUR REQUIRED SUPPLEMENTAL FORMS AND SUPPORTING DOCUMENTATION TO:**

Nursing Education Loan Repayment Program (NELRP)  
c/o HRSA Document Center  
12530 Parklawn Drive, Suite 350  
Rockville, MD 20852  
OR Fax To: 301-998-7377

**DO NOT Fax AND Mail a copy of your application. Failure to comply may result in a delay in processing your application and possible non-award due to insufficient funds.**

Direct Questions and Inquiries to:

[callcenter@hrsa.gov](mailto:callcenter@hrsa.gov) or Toll Free: 1-800-221-9393 (TTY:1-877-897-9910)

Office Hours: 9:00 A.M. to 5:30 P.M., E.T.

Monday through Friday, except Federal holidays

Web site:

<http://www.hrsa.gov/aid/nursingloanrepayment>

All Documents must be submitted on white 8 ½" x 11" Paper.

Do not send original loan consolidation forms, or proof of citizenship documents that cannot be replaced. Documents must be retained in an official file and will not be returned. Applicants should keep a copy of the application package for their records.

Due to the volume of applications, supporting documentation received by mail or fax will not be confirmed. You are encouraged to mail your documents in a manner that will provide you with a receipt of delivery confirmation. Retain all fax confirmations for your records.

#### ***Supplemental Forms and Supporting Documentation***

**Instructions for completing supplemental forms and supporting documentation are provided below. If any of the required forms/documents described below are not included with the application, are not signed or are otherwise incomplete, or if the forms and documents are not clearly printed on**

separate sheets of white 8 ½ inch x 11 inch paper, the application will be deemed incomplete and the applicant will not be considered for a NELRP award.

SEND ORIGINAL FORMS OR DOCUMENTS AS REQUIRED IN THE INSTRUCTIONS BELOW. All mailed required supplemental forms and supporting documentation **MUST** be received or postmarked by March 4, 2010.

## **A. INSTRUCTIONS FOR SUPPLEMENTAL FORMS**

### *1. Loan Information and Verification Form(s)*

Please review the types of Loans eligible for repayment under the NELRP in the Program Overview Section of this Bulletin under Eligibility Requirements.

- a. **Applicants must complete a Loan Information and Verification Form (Loan Form) for each lender (or holder) for the nursing education loan(s) they wish to be considered for repayment. An applicant with multiple loans with the same lender (or holder), a Loan Information and Verification Form for each loan must be submitted. This form authorizes your lender(s) or holder(s) to release information about your loan(s) to the NELRP. (If additional forms are needed, please download/print them or photocopy the form).**
- b. **Be sure to include the most current lender (or holder) of the loan and the lender's (or holder's) complete address and telephone number. Provide the lender's (or holder's) automated access telephone and loan account number that will permit the NELRP to obtain loan information for verification purposes. The most current balance of each loan - principal and interest -- must be determined as accurately as possible and reported on the Loan Form. Note: All 15 questions on this form must answered or the loan will not be considered for repayment.**
- c. **Applicants must include ALL loans for undergraduate and/or graduate nursing education with the application. Only those loans submitted with the application will be considered for repayment.**
- d. **Applicants must provide copies of all required documents for loans being submitted for repayment that show for each loan the original amount, dates of disbursement, and type as indicated in the Checklist Loan Documentation Required table.**
- e. **If undergraduate or graduate nursing educational loans have been consolidated or refinanced, the documentation noted below is required to establish that the loans coincide with the nursing education periods stated on the Application.**
- f. **Applicants who have consolidated/refinanced their loans must provide either (1) a copy of their promissory note(s) for the original loan(s) or (2) a copy of the consolidated/refinanced promissory note from the current lender(s) that shows, for each loan being consolidated, the amount, date of original disbursement, and type of loan. See the Checklist Loan Documentation Required table.**
- g. **Applicants who have Perkins loans that are not eligible for cancellation must also provide documentation (a) from the school that the loans are not subject to cancellation under 34 C.F.R. Part 674, or (b) from the current lender indicating that the Perkins loans were consolidated and paid off.**

### *2. Employment Verification and CSF Form*

The applicant's employer must fill out this form (pages 1 and 2) completely and return it to the applicant for submission with the other application materials.

- a. **Name and Address of Health Care Facility** is the name and location of the facility where the applicant is working; not the name and address of the corporation that owns the facility.
  - i. **Employment Date** is the date the applicant became employed as a nurse at the facility.
  - ii. The base annual salary of the applicant must be reported. Base salary does not include overtime or shift differential. Applicants working at the facility for less than one year must report their negotiated base salary for the year.
  - iii. **Critical Shortage Facility (CSF) Type** must be identified. The facility must select the *one* CSF definition that describes the Health Care Facility listed in the Application and Program Guide.
- b. Please note that while the employer is responsible for completing the form in its entirety, the applicant is responsible for assuring that all information is entered accurately, and the applicant is responsible for the timely submission of the completed form.
- c. **Special Instructions for Certified Registered Nurse Anesthetists (CRNAs), Certified Nurse Midwives (CNMs), and Nurse Practitioners (NPs) Employed by a Professional Group that Practices at a CSF.** The CSF should complete the Employment Verification and CSF Form, and the professional group should prepare the written statement described in “Instructions for Supplement Forms and Supporting Documentation.”

3. *Authorization for Release of Employment Information Form*

**This form must be completed by the applicant to authorize the release of information regarding the applicant’s employment status to the NELRP. If the applicant is awarded a NELRP contract, his/her employment status will be verified semiannually.**

4. *Authorization to Release Information Form*

This form authorized HHS, and/or its contractors, to release information that identifies the applicant for purposes of obtaining the applicant’s credit report and educational loan information and checking whether the applicant appears on the Excluded Parties List System. It also authorizes any program to which the applicant owes a health profession service obligation to release information to HHS and/or its contractors.

5. *Completed Certification Regarding Debarment, Suspension, Disqualification and Related Matters Form*

**This form contains certifications related to “covered transactions” such as the receipt of funding under the NELRP. Applicants should read the entire form and sign the Certification at the bottom of the form that is applicable to their situation.**

6. *Transcripts*

**Applicants must submit transcript(s) from each College or University attended for all nursing education coursework directly related to the attainment of the nursing degree(s), if the applicant is seeking repayment for loans incurred at that institution. You should be able to acquire transcripts from the university Registry department. If it is the final transcript, it needs to state what degree was granted and the year it was awarded.**

7. *Completed Checklist and Self-certification Form*

**The Checklist assists applicants and the NELRP staff in verifying the completeness of the application. Return the checklist along with all of the other required application materials. Carefully read the certification statement at the bottom of the checklist. The statement must**

be signed for the application to be considered complete and to certify the information you provided is accurate.

## **B. INSTRUCTIONS FOR SUPPORTING DOCUMENTATION**

1. *Documentation of Status as a U.S. Citizen, U.S. National, or Lawful Permanent Resident (if applicable)*

**Applicants born outside of the United States must provide proof of U.S. citizenship or status as a U.S. National or Lawful Permanent Resident (e.g., a copy of a certificate of citizenship or naturalization, U.S. Passport ID page, or Green Card).**

2. *Statement from Professional Group (if applicable)*

**Advanced nurse practitioners (CRNAs, CNMs, NPs) employed by a professional group that practices at a CSF must provide a written statement from the professional group (on original letterhead, signed by an appropriate official) stating that the applicant will be working exclusively at one designated CSF for at least 32 hours per week (for a minimum of 45 weeks per service year) for the 2-year duration of the applicant's NELRP contract, if the applicant receives an award. Letters from professional groups must be dated after February 2, 2010, when the application cycle begins. Letters that are not dated or dated before the application cycle begins will not be accepted.**

## **C. INSTRUCTIONS FOR COMPLETING THE NELRP ELECTRONIC APPLICATION**

**Instructions for completing the web-based application are provided as necessary, when you are entering your application information electronically.**

It is **STRONGLY** suggested that **before you** attempt to complete the online application you:

- a. Review the *Guidance* in its entirety;
- b. Download and complete the required supplemental forms and gather the appropriate supporting documentation; and
- c. Develop a list of all institutions (colleges and universities) where loans were incurred towards your nursing degree, for those loans being submitted for loan repayment. Include the type of degree received, the school name and address, your attendance start and end dates, and your graduation date if applicable.
- d. Copy and Paste Curriculum Vitae (CV) – documents all education and training, and accounting for all time periods/employment since the applicant's completion of a qualifying health profession education.

## **CHANGE OF STATUS DURING THE APPLICATION PROCESS**

### **A. Withdrawal of an Application Prior to Receiving a Contract Award**

1. The NELRP contract becomes effective on the date it is countersigned by the Secretary or his/her designee. Once the contract becomes effective, the applicant is obligated to provide 2 years of full-time service at the CSF identified in the application. The NELRP anticipates that awards will be made between July 2010 and September 2010.
2. An applicant may withdraw his/her application at any time prior to the Secretary's signing the contract.
3. As soon as an applicant becomes aware that he/she will not be able to commence full-time service at the CSF identified in the application, the applicant should submit a request in writing to [callcenter@hrsa.gov](mailto:callcenter@hrsa.gov) or NELRP, Division of Applications and Awards, 5600 Fishers Lane, Room 8-

37, Rockville, Maryland 20857, to withdraw his/her application from consideration. If the applicant withdraws his/her application before the applicant's contract is signed by the Secretary or his/her designee, the applicant will be eligible to apply to the NELRP in the future.

4. If the applicant's contract is signed by the Secretary or his/her designee prior to NELRP's receipt of the applicant's written request for withdrawal, the application can no longer be withdrawn. If such applicant fails to commence service on the effective date of the contract at the CSF identified in the application, the applicant will be in breach of the contract and will be permanently disqualified from receiving future awards under the NELRP and some other Federal Programs.

#### **B. Loan Consolidation Changes During the Application Process**

1. Loan consolidations/refinances before the application deadline are acceptable, provided that the applicant submits a Loan Information and Verification Form (Loan Form) for the consolidated/refinanced loans by the application deadline and before the submission of the online application. If the Loan Form is not received by the application deadline and does not appear on the online application, the consolidated/refinanced loans will not be considered for loan repayment under the NELRP. If the applicant has consolidated otherwise qualifying educational loans with any other debt or consolidated his/her loans with loans of another individual, the entire consolidated loan is ineligible.
2. If loans are consolidated/refinanced between the application deadline and prior to the date an award is made, those loans **will not be considered** for loan repayment. Therefore, applicants are encouraged to consolidate/refinance their loans either before the application deadline or after receipt of an award.
3. All loan balances submitted for loan repayment consideration will be verified to determine whether they are eligible for repayment under the NELRP by contacting lenders or holders and checking the applicant's credit report.

#### **C. Application Status**

1. You will receive a receipt of submission once your application has been successfully submitted online.
2. The application process occurs over a five to six month period. We will not be able to provide status updates during this time.
3. If an applicant is selected to receive an award they will receive written notice no later than September 30, 2010. Applicants not selected for an award will be notified no later than October 31, 2010.

#### ***Receiving an Award***

1. NELRP awards will be made monthly over the period of 24 months.
2. The HHS disburses each monthly payment through an electronic funds transfer to the participant's checking or savings account identified on the banking information submitted through the online process by the applicant.
3. The first direct deposit is made approximately 30 days after the effective date of the contract. **Participants are required to use the NELRP payments (the amounts received by the participant after Federal tax withholding) to pay the lenders or holders of their qualifying nursing education loans, as indicated on a Payment Authorization Worksheet that will be provided to participants with their award notice. Periodically, the NELRP will contact a participant's lenders or holders to verify that payments have been made.**

**NOTE: Under the Treasury Offset Program, the Department of the Treasury is authorized to offset NELRP payments for delinquent Federal and State debts and delinquent court-ordered child support payments.** In keeping with the President's Executive Orders concerning compliance with child support orders, the NELRP stresses the importance of honoring any child support obligations the participant may have.

Download the Nursing Education Loan Repayment Program 2010 Application Checklist and Forms in fillable PDF at <http://www.hrsa.gov/loanscholarships/repayment/nursing/forms.pdf>

## APPENDIX

### *Definition of Terms*

**Amendment Contract** – An optional 1-year extension of a 2-year NELRP contract.

**Base Annual Salary** – The minimum annual compensation received or the standard gross salary which an employee receives for doing a specific job, before taxes are deducted (excludes overtime or pays increase due to shift differential).

**Basic Registered Nurse (RN) Education** – The nursing education that qualifies the individual to take the RN licensing examination (NCLEX-RN).

**Commercial Loans** – Loans made by banks, credit unions, savings and loan associations, insurance companies, schools, and other financial or credit institutions which are subject to examination and supervision in their capacity as lenders by an agency of the United States or of the State in which the lender has its principal place of business.

**Contract** – A written contract pursuant to Section 846(a) of the Public Health Service Act, as amended, under which (1) the participant agrees to engage in a period of continuous full-time service as an RN at a CSF and (2) the Secretary agrees to repay, in consideration of such service, a percentage of the amount which is outstanding on the participant's qualifying educational loans on the effective date of the initial 2-year contract.

**Critical Shortage Facility (CSF)** – A health care facility which the Secretary has determined has a critical shortage of nurses. See the Program Overview of this *Application and Program Guidance (APG)* for information on different types of CSFs.

**Default of payment obligation** – Being more than 120 days past due on the payment of a financial obligation.

**Default of service obligation** – Failure for any reason to begin or complete a contractual service commitment.

**Division of Applications and Awards (DAA)** – A division of the Bureau of Clinician Recruitment and Service, Health Resources and Services Administration.

**Existing Service Obligation** – An obligation to work as an RN which is owed to and provided for under an agreement with a CSF, Federal, State, or local government or any other entity, (e.g., an active duty military obligation or existing commitment to an institution for educational pay back service or a sign-on bonus).

**Full-Time Service** – The provision of nursing services for a minimum of 32 hours per week. No more than 7 weeks per service year can be spent away from the CSF for vacation, holidays, continuing education, illness, maternity/paternity, or any other reason. (NELRP-approved absences totaling greater than 7 weeks in a 52-week service year require an extension of the contract end date.)

**Funding Preference** – The funding of a specific category or group of approved applicants ahead of other categories or groups of approved applicants. See Program Overview in this *Guidance*.

**Fiscal Year (FY)** – The Federal FY is October 1 through September 30.

**Greatest Financial Need** – The greatest financial need funding preference is met by applicants whose total qualifying educational loans are 40% or greater than their base annual salary.

**Government Loans** – Loans made by Federal, State, county or city agencies authorized by law to make such loans.

**Health Resources and Services Administration (HRSA)** – An operating agency of the Department of Health and Human Services.

**Holder** – The commercial or Government institution that currently holds the promissory note for the qualifying educational loan (e.g., Sallie Mae, PHEAA, etc.)

**Federal Judgment Lien** – A lien that is placed against an individual's home or property when a court-ordered judgment is entered against the individual for an unpaid Federal debt (e.g., a Federal student loan or Federally-insured home mortgage). An IRS tax lien that is not created pursuant to a court-ordered judgment is not a Federal judgment lien.

**Lender** – The commercial or Government institution that initially made the qualifying educational loan (e.g., Department of Education).

**Nurse Licensure Compact** – The mutual recognition model of nurse licensure that allows a nurse to have a license in one State and to practice in other States subject to each State's practice law and regulation. Under mutual recognition, an RN may practice in several States unless otherwise restricted.

**Nursing Education Loan Repayment Program (NELRP)** – The NELRP is authorized by Section 846(a) of the Public Health Service Act, as amended. Under the NELRP, the U.S. Department of Health and Human Services provides financial assistance to qualified applicants to repay a portion of their qualifying educational loans, in exchange for their full-time service as an RN at a CSF.

**Post-Master's Nursing Certificate Program** – A formal, post-graduate program that admits RNs with master's degrees in nursing and, at completion, awards a certificate and academic credit.

**Qualified Applicant** – A person who meets all of the eligibility requirements set forth in this *Guidance*.

**Qualifying Educational Loans** – Government and commercial loans for actual costs paid for tuition and reasonable educational and living expenses incurred (1) while attending a school of nursing where the applicant obtained his/her qualifying nursing education, and (2) while taking only nursing prerequisite courses at schools other than the school(s) of nursing where the applicant obtain his/her qualifying nursing education, provided that the applicant received academic credit for those courses from the school of nursing where the applicant obtained his/her qualifying nursing education. Participants will receive funds for repayment of qualifying educational loans that are still owed. If the applicant has consolidated otherwise qualifying educational loans with any other debt or consolidated his/her loans with loans of another individual, the consolidated loan is ineligible. See Program Overview of the *Guidance* for additional information on which loans qualify for the NELRP.

**Qualifying Nursing Education** – The completed undergraduate basic RN education and completed graduate nursing education (including post-master's nursing certificate programs) resulting in a baccalaureate or associate degree in nursing (or an equivalent degree), a diploma in nursing or a graduate degree in nursing from an accredited school of nursing in a State.

**Reasonable Educational Expenses** – The costs for books, supplies, laboratory expenses, educational equipment and materials for qualifying nursing education which do not exceed the school's estimated standard student budget for educational expenses for the participant's degree program or nursing prerequisites courses and for the year(s) of that participant's enrollment.

**Reasonable Living Expenses** – The costs of room and board, transportation and commuting costs, and other costs which do not exceed the school's estimated standard student budget for living expenses at that school for the participant's degree program or nursing prerequisite courses and for the year(s) of that participant's enrollment.

**School of Nursing** – An accredited collegiate, associate degree or diploma school of nursing in a State.

**The Secretary** –The Secretary of Health and Human Services and any other officer or employee of the U.S. Department of Health and Human Services to whom the authority to administer the NELRP has been delegated.

**State** – As used in this *Guidance*, State includes the 50 States, the District of Columbia, the Commonwealth of Puerto Rico, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, Territory of American Samoa, Territory of Guam, Republic of Palau, Republic of the Marshall Islands, and Federated States of Micronesia.

**Unencumbered License** – A license that is not revoked, suspended, or made probationary or conditional by the State licensing or registering authority as the result of disciplinary action.

***NELRP  
FREQUENTLY ASKED  
QUESTIONS***

## FREQUENTLY ASKED QUESTIONS

### General Questions

1. What is the Nursing Education Loan Repayment Program (NELRP)?  
**The goals of NELRP are to assist in the recruitment and retention of professional registered nurses (RNs) dedicated to providing health care in facilities with a critical shortage of nurses and to provide an opportunity for nurses to pursue a career in such facilities. The program offers RNs substantial economic assistance to repay a portion of their qualifying educational loans in exchange for a minimum of 2-years of full-time service at a health care facility with a critical shortage of nurses.**

**NELRP will pay 30 percent of the participant's total qualifying educational loan balance each year for the first 2 years of service (total of 60 percent). A participant may be eligible to amend his/her two-year NELRP Contract to serve for a third (optional) consecutive year at a Critical Shortage Facility (CSF). If a participant works full-time for a third year at a CSF, NELRP will pay an additional 25 percent of the participant's original qualifying loan balance. By statute NELRP payments cannot exceed 85% of participant's original qualifying loan balance.**

2. Should I read and retain the entire Application and Program Guidance (APG) and Frequently Asked Questions (FAQ's)?  
**NELRP recommends that you read the entire APG and FAQ's before you submit an application and that you retain these materials for future reference. These documents will assist you with applying to NELRP and provide information that is useful during your participation in the program should you receive an award. For example, they provide instructions on what to do if you need to transfer to another service site, and contain information regarding how to request a suspension of your obligation if you have problems of a personal nature that require you to be away from your service site for more than 7 weeks per service year. They also contain instructions on what to do if you have a change in banking information. Following proper procedures in dealing with a given situation during participation in the program may help prevent a delay or temporary stop in payments, or a default action being taken.**
3. How do I apply to NELRP?  
**The NELRP FY 2010 application cycle opened February 2, 2010 and will close on March 4, 2010.**

**The application is submitted in two parts:**

- a. **Supplemental forms and supporting documentation must be faxed or postmarked by March 4, 2010.**
- b. **The online application must be submitted on-line by 5:30 pm ET on March 4, 2010.**

**NOTE: Before you begin your application, read the APG, which contains detailed information on eligibility, benefits, service obligation, application process, etc. Please note that applicants must be employed at a public or private nonprofit CSF to be eligible.**

4. Should I review the supplemental forms before I mail them to NELRP?  
**Yes. It is important to review supplemental forms for completeness and accuracy before you submit them to NELRP. Forms must be clearly printed in their entirety on separate sheets of white 8 1/2" x 11" paper. Incomplete forms and inaccurate information on forms will result in the application being deemed incomplete and the applicant will not be considered for a NELRP award.**

5. Should I make a copy of my supplemental forms and supporting documentation before I mail them to NELRP?  
**Yes. A copy of the application documents that you mail to NELRP should be maintained for your records and for future reference if needed.**
6. Will application materials submitted after the deadline be considered?  
**No. All required forms and supplemental documentation must be postmarked or faxed by March 4, 2010. The electronically submitted application must be transmitted by 5:30 pm ET on March 4, 2010.**
7. Can I apply to this program more than once?  
**Yes. If you applied in a previous year and were declared ineligible or approved but unfunded and you meet the current eligibility requirements, you may apply again. Or, if you received a nursing education loan repayment award in the past, but have obtained an additional and/or higher level nursing degree and have qualifying educational loans incurred for obtaining that degree, you may apply again. Each year an applicant wishes to apply to NELRP, he/she must submit new application, supplemental forms, and supporting documentation.**
8. I applied, (submitted an application and forms) to NELRP in FY 2009, but did not receive funding, must I complete an application and resubmit all the required supplemental forms and supporting documentation again for FY 2010?  
**Yes.**
9. Will NELRP conduct a credit check?  
**As part of the application review process, NELRP obtains a credit report on the applicant to assess his/her eligibility, creditworthiness and suitability to participate in NELRP and to verify his/her educational loans.**
10. How can I obtain help with my NELRP application or additional information about NELRP and other nursing scholarship and loan repayment programs?  
**For help with your NELRP application, e-mail [CallCenter@hrsa.gov](mailto:CallCenter@hrsa.gov) or phone toll-free 1-800-221-9393. For additional information about NELRP and other nursing programs, see [HRSA financial aid programs for nurses and nursing students](#) at <http://www.hrsa.gov/help/healthprofessions.htm>**
11. What do I need to do to prepare for applying to this program?  
**To be considered for the FY 2010 NELRP application cycle you must meet the following eligibility requirements by the application deadline date of March 4, 2010.**
- Has received a baccalaureate or associate degree in nursing (or an equivalent degree), a diploma in nursing, or a graduate degree in nursing from an accredited school of nursing in a State;**
  - Has outstanding qualifying educational loans obtained for qualifying nursing education leading to a degree or diploma in nursing as specified above;**
  - Has completed the nursing education program(s) for which the loan balance applies;**
  - Is a U. S. citizen, U. S. national, or a lawful permanent resident of the United States;**
  - Is employed full-time (32 hours or more per week) at a CSF;**
  - Has a current permanent unrestricted license as an RN in the State in which you intend to practice or is authorized to practice in the State pursuant to the Nurse License Compact (Please refer to the Nurse License Compact State listing at <https://www.ncsbn.org/158.htm>); and retain the permanent unrestricted license as an RN during the 2-year service obligation**

#### Eligibility: Degrees & Licensure

1. What type of nursing degree must I have to be eligible?  
**You must have received a baccalaureate or associate degree in nursing (or an equivalent degree), a diploma in nursing, or a graduate degree in nursing, from an accredited school of nursing in a State.**
2. Does this program apply to non-nursing but nursing-related degrees such as Masters of Public Health (MPH) or Masters of Health Administration (MHA)?  
**No. This program applies only to an individual who has received a qualifying degree in nursing as indicated above.**
3. Are Licensed Practical Nurses (LPNs) eligible for this program?  
**No. NELRP is limited to Registered Nurses.**
4. Are nurse educators eligible for this program?  
**Yes, if the nurse educator is working full-time as a registered nurse in a CSF. Educational institutions are not CSFs.**
5. Is there a date by which I must graduate and pass my NCLEX?  
**Your license information must be included on NELRP application and the Employment Verification and Critical Shortage Facility (EVCSF) Form. So, you must have received your nursing degree and have a current, full, permanent, unencumbered, unrestricted RN license in the State in which you intend to serve, or in a State that participates in a Nurse Licensure Compact with the State in which you intend to serve, by the application deadline date of March 4, 2010.**

#### Eligibility: Educational Loans

1. What types of loans are considered to be eligible?  
**Government and commercial loans obtained by the participant, contemporaneous with the participant's completed undergraduate RN and/or graduate nursing education, to pay for:**
  - a. School tuition and required fees;
  - b. Other reasonable educational expenses (see Definition of Terms in the APG)); and
  - c. Reasonable living expenses (see Definition of Terms in the Application and Program Guidance APG).
2. What are some examples of eligible loans?
  - a. Nursing Student Loans
  - b. Stafford Loans
  - c. Supplemental Loans for Students
3. What are some examples of loans that are not eligible for repayment?  
**Examples of loans or other financial obligations that do not qualify for repayment by NELRP include but are not limited to:**
  - a. Loans for which the applicant incurred a service obligation to serve as a nurse, which will not be fulfilled by NELRP application deadline;
  - b. Loans obtained for training in vocational or practical nursing (LVN/LPN);
  - c. Loans obtained from family members, or from private institutions or other entities that are not subject to Federal or State examination and supervision as lenders;
  - d. Loans made prior to or after the applicant's qualifying nursing education;
  - e. Loans obtained for non-nursing education;
  - f. Loans that have been paid in full;
  - g. Parent PLUS Loans (made to parents);

- h. Any portion of a consolidated/refinanced educational loan that is not clearly identified as being for reasonable educational expenses and reasonable living expenses incurred by the applicant for qualifying nursing education (see Definition of Terms in the APG);
  - i. Consolidated/refinanced education loans that include any debt other than qualifying educational loans of the applicant;
  - j. Credit card charges or personal lines of credit used for nursing education expenses; or
  - k. Federal Perkins Loans (unless the applicant can provide documentation from the school or lender that the loan is not subject to cancellation).
4. Why is a Parent Plus Loan ineligible for repayment under NELRP?  
**Parent Plus Loans are ineligible because the parent is liable for repayment of the loan.**
5. I consolidated my nursing loans. Are they still eligible for repayment?  
**Yes, under certain circumstances. See the *How to Apply* section of this Application and Program Guidance.**

Eligibility: Employment
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1. Can you provide a list of CSFs where I could fulfill the service obligation?  
**Any health care facility in a State meeting the definition of a CSF, as described in the *Program Overview* section of this APG is eligible under NELRP. However, a funding preference is given to applicants with greatest financial need who will serve at various types of CSFs that have the most severe nursing shortages, as specified in the *Program Overview* section of the APG.**
2. I work as an RN for a private for-profit facility, is my facility eligible?  
**No, effective October 1, 2007 only nonprofit CSF's are statutorily eligible service sites for NELRP participants.**
3. Will I be paid for my work in addition to the loan repayment?  
**Yes. The Contract for loan repayment is between the participant and NELRP. An employer will know that the nurse is participating in NELRP; however, the employer will not be informed of the specific payments NELRP is making to the participant. Therefore, when future compensation packages are negotiated between the nurse and the facility, loan repayments should not be part of the salary negotiations.**
4. How many hours must I work at the CSF to be considered full-time?  
**Full-time service requires no less than 32 hours of nursing service per week (for a minimum of 45 weeks per service year) at a single CSF.**
5. If I am working part-time, am I eligible for the program?  
**All applicants must work a minimum of 32 hours per week at a single CSF to be eligible for NELRP. Part-time work is not eligible.**
6. Does my employer have any role in my applying for this program?  
**Yes, to the extent of completing an EVCSF Form. In addition, if you are employed by a group practice, the practice must provide a written statement indicating that you will be working exclusively at one designated CSF for a least 32 hours per week (for a minimum of 45 weeks per service year) for the 2-year duration of your NELRP contract (if you receive an award), and the CSF where you are working must provide documentation regarding the facility's status. See the *How To Apply* section of the APG.**
7. Do the years that I have already worked at my facility count toward my service requirement?  
**No. The NELRP service obligation begins on the effective date of the Contract. Previous work does not count.**
8. If I decide to work at a CSF several years after graduation from nursing school, am I eligible to apply?  
**Yes. If you are willing to agree to a 2-year service obligation at a CSF and still have**

**outstanding qualifying educational loans for your qualifying nursing education, you may apply as long as you meet the other NELRP eligibility criteria.**

9. I am an advanced practice nurse (Certified Registered Nurse Anesthetist (CRNA), Certified Nurse Midwife (CNM) or Nurse Practitioner (NP)) employed by a professional group that practices exclusively at a CSF (I am not directly employed by the CSF, but by the professional group). Am I eligible for NELRP?

**Yes. Advance practice RNs employed by a professional group are eligible for NELRP provided that they meet all other eligibility requirements as set forth in the *Program Overview* section of the APG.**

10. I am employed by a professional group. Who should complete the Employment Verification and Critical Shortage Facility (EVCSF) Form and do I need to provide additional employment documentation?

**The CSF should complete the EVCSF Form. The professional group must provide a written statement on company letterhead stating that the you will be working at the designated CSF for at least 32 hours per week (for a minimum of 45 weeks per service year) for the 2-year duration of your NELRP contract if you receive an award. In addition, you must obtain documentation from the CSF regarding the facility's status as set forth in the How to Apply section of this APG.**

#### After Submitting Your Application

1. How is it determined who will receive an award?

**Determination of which qualified applicants will receive an award is based on the financial need of the applicant and the type of CSF where the applicant would be serving. See the *Funding Preferences* in the *Program Overview* section in the APG.**

2. Can I withdraw my application? If so, what is the process?

**You may withdraw your application by *July 30, 2010*, or before your contract is signed by the Secretary of Health and Human Services or his/her designee, and still be eligible to apply to NELRP in the future. If your contract is signed by the Secretary's designee prior to NELRP's receipt of your written request for withdrawal, your application can no longer be withdrawn. If you fail to commence service on the effective date of your contract at the CSF identified in your application, you will be in breach of your contract and will be permanently disqualified from receiving future awards under NELRP and some other Federal Programs. Applicants who decide to withdraw from competition for an award must notify NELRP in writing at:**

**Division of Applications and Awards  
Nursing Education Loan Repayment Branch  
5600 Fishers Lane, Room 8-37  
Rockville, MD 20857  
Or by email at [CallCenter@hrsa.gov](mailto:CallCenter@hrsa.gov) or by fax at 301-998-7377**

3. How is the first funding preference applied?

**The first funding preference applies to qualified applicants who meet two criteria: greatest financial need and employment at one of the types of CSFs listed in the first funding preference.**

**The greatest financial need funding preference applies to individuals whose qualifying loan balance is equal to or greater than 40 percent of the individual's gross annual salary. You can estimate whether you may meet the greatest financial need funding preference by dividing your total qualifying loan balance by your base annual salary to see if the result is 40 percent or greater.**

**To receive the first funding preference, you must also be employed full-time as a Registered Nurse at one of the following types of nonprofit CSFs:**

- a. Disproportionate Share Hospital (DSH)
- b. Nursing Home
- c. State or Local Public Health or Human Services Department

- d. Federally Designated Health Center
- e. Native Hawaiian Health Center
- f. Federally Designated Health Center Look-Alike
- g. Indian Health Service Health Center
- h. Rural Health Clinic
- i. Critical Access Hospital

Within each funding preference, awards are made by decreasing qualifying nursing debt to base annual salary ratio until funds are expended.

After Receiving an Award
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1. When does the 2-year service obligation begin?  
**Your service obligation begins when your NELRP contract becomes effective on the date the Secretary or his/her designee signs the contract. No service credit will be given for employment at an eligible CSF before the effective date of a NELRP contract. The applicant's signature alone on the contract *does not* constitute a contractual agreement.**
2. How do I receive my loan repayments?  
**Monthly payments are disbursed through an electronic funds transfer to your checking or savings account as indicated on the Banking Information you will be asked to submit if your application reaches the Final Review stage. The first direct deposit is made approximately 30 days after the effective date of the contract.**
3. What time of the month are payments deposited?  
**Payments usually are deposited into bank accounts around the middle of the month. However, payments can be delayed due to holidays, network difficulties, heavy workload volume, etc.**
4. I am planning to set up an electronic draft of NELRP payments to my lender(s) or holder(s). What time of the month should I do that?  
**Because there is no guarantee that payments will be deposited at the same time each month, it is recommended that electronic drafts be scheduled as late in the month as possible.**
5. What should I do if I have not received my NELRP deposit by the end of the month?  
**Contact the DSCS office as soon as possible at 1-800-221-9393.**
6. My checking and/or savings account has changed, what do I need to do?  
**To receive instructions for making changes and/or updates to your banking information contact the DSCS office at 1-800-221-9393. It is imperative that you notify the DSCS promptly of all changes to your banking information, since all NELRP payments are credited to your account electronically. Without a correct account number we are unable to make the payment correctly.**
7. Do I have to use these monthly payments to repay my educational loans?  
**Yes. You MUST use all loan repayments you receive after Federal tax withholding to repay your qualifying educational loan balances, as noted on the Payment Authorization Worksheet that will be included with the award letter. Periodically NELRP may contact your lender(s) or holder(s) to verify that payments have been made.**

**In order to be considered for an amendment contract, for a third year of service, the participant will be asked to provide a payment history showing how the original funds received under the initial 2-year contract were applied. These funds may not be used to pay Federal, State, or local tax liabilities.**

8. Do I have to pay taxes on NELRP payments?  
**Yes. NELRP payments made to participants are regarded as income by the U.S. Internal Revenue Service and are subject to Federal taxes. NELRP will withhold Federal income tax**

and Social Security and Medicare (FICA) taxes from your NELRP award and pay those taxes directly to the IRS on your behalf. NELRP will send an annual statement of these payments (Form W-2) to all participants and to the IRS. These loan repayments may also be subject to State and local income tax. Participants should check with their State or local tax authority concerning their tax liability for these payments.

9. What role does my employer have during my participation in the program?  
**To assure performance of the required service obligation under NELRP, we require your employer to complete an employment verification form every 6 months during your participation in the program. Completing the form requires minimal effort by your employer.**
10. If your employer does not cooperate in completing the employment verification form in its entirety as instructed, your NELRP payments will be immediately stopped. If the problem is not resolved and we cannot verify your compliance with NELRP's full-time service requirement, you will be placed in default of your NELRP contract and will be liable to repay all NELRP funds received plus interest.
11. I want to transfer to another facility, what do I need to do?  
**You are expected to complete your service obligation at your initial service site. However, if you are unable to complete service at the initial site, you may request a transfer to another CSF.**

**You must submit a written request to the DSCS for approval before leaving your existing service site, and transfer to one of the types of CSFs that is included in the first funding preference category at the time you make your request, or you may be recommended for default. See the *Changing Jobs* section of the APG.**

12. If I receive a NELRP award, how do I deal with extended time away from my service site during my service period for medical or other personal reasons?

**Notify the Division of Scholar and Clinician Support (DSCS) in advance of your expected departure from work date and return to work date. The time away from your service site will be combined with your other absences during the service year. If your cumulative time away from your service site will exceed 7 weeks per service year (12 weeks for maternity/paternity leave), your NELRP payments will be stopped, and you must submit a written request for a suspension of your service obligation. See the *Changing Jobs* subsection of the APG. Upon receipt of documentation of your return to full-time service, your NELRP payments will be resumed and your service end date will be extended to compensate for the break in "full-time" service.**

13. Who do I contact if I want to submit a request to have my service obligation waived or suspended?  
**A request for waiver or suspension of a service or payment obligation must be submitted in writing setting forth the basis, circumstances, and causes which support the requested action. See the *Suspension or Waiver* section of the APG. Submit your request to:**

**Division of Scholar and Clinician Support  
5600 Fishers Lane; Room 8-15  
Rockville, MD 20857  
Or by e-mail to: [CallCenter@hrsa.gov](mailto:CallCenter@hrsa.gov) or fax to 301-594-4077**

14. I am moving to a new address, how do I update my mailing address?  
**Send a written request for the change to:**

**Division of Scholar and Clinician Support  
5600 Fishers Lane; Room 8-15**

**Rockville, MD 20857**

**Or by e-mail to: [CallCenter@hrsa.gov](mailto:CallCenter@hrsa.gov) or fax to 301-998-7377**

- 15. I was recently married, how do I change my name?**

**Forward a written request with a copy of your marriage certificate to:**

**Division of Scholar and Clinician Support**

**5600 Fishers Lane; Room 8-15**

**Rockville, MD 20857**

- 16. I changed my email address, how do I update my information?**

**Send a written request for the change to:**

**Division of Scholar and Clinician Support**

**5600 Fishers Lane; Room 8-15**

**Rockville, MD 20857**

**Or by e-mail to: [CallCenter@hrsa.gov](mailto:CallCenter@hrsa.gov) or fax to 301-998-7377**

- 17. I changed my telephone number, how do I update my information?**

**Send a written request for the change to:**

**Division of Scholar and Clinician Support**

**5600 Fishers Lane; Room 8-15**

**Rockville, MD 20857**

**Or by e-mail to: [CallCenter@hrsa.gov](mailto:CallCenter@hrsa.gov) or fax to 301-998-7377**